

**INSURANCE DIVISION[191]**

**Adopted and Filed**

Pursuant to the authority of Iowa Code sections 514D.3, 514D.4, 514D.9 and 507B.12, the Insurance Division hereby amends Chapter 15, “Unfair Trade Practices,” and Chapter 37, “Medicare Supplement Insurance Minimum Standards,” Iowa Administrative Code.

The rules in Chapter 37 provide for the standardization of coverage and simplification of terms and benefits of Medicare supplement policies. The amendments bring the current rules into conformance with revisions to the model regulation issued by the National Association of Insurance Commissioners (NAIC). The amendments also establish new Division II of Chapter 37 which contains portions of the NAIC model regulation on advertising of Medicare supplement policies. The amendments will be effective August 19, 2009, and Iowa insurance companies and producers must comply with the rules beginning August 19, 2009, for policies sold or issued on or after August 19, 2009.

Notice of Intended Action was published in the Iowa Administrative Bulletin on May 20, 2009, as **ARC 7795B**. A public hearing was held on June 10, 2009, at the offices of the Iowa Insurance Division, 330 Maple Street, Des Moines, Iowa. No comments were received at the hearing. However, some nonsubstantive changes have been made to the Notice. In Item 12, for purposes of clarity, the Division made a change in the language in the introductory paragraph of new paragraph 37.7(1)“h” as published under Notice. That paragraph now reads as follows:

“h. If an issuer makes a written offer to an insured who holds one or more of the issuer’s 1990 Standardized Medicare supplement policies or certificates (as described in rule 191—37.9(514D)) to allow the insured to exchange that policy during a specified period of time for a 2010 standardized plan (as described in rule 191—37.10(514D)), the offer and subsequent exchange shall comply with the following requirements:”

Also, in Item 26, to correct inconsistencies and incorrect references and to improve readability, some technical changes were made to the charts for Plans A to D, F or High Deductible Plan F, G, and K to N in new paragraph 37.17(4)“d.”

These amendments will become effective August 19, 2009.

These amendments are intended to implement Iowa Code chapters 507B and 514D.

EDITOR’S NOTE: Pursuant to recommendation of the Administrative Rules Review Committee published in the Iowa Administrative Bulletin, September 10, 1986, the text of these amendments [15.3(14), 37.2, 37.3, 37.5 to 37.26, 37.50 to 37.59] is being omitted. With the exception of the changes noted above, these amendments are identical to those published under Notice as **ARC 7795B**, IAB 5/20/09.

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